


Docket No.
03-044

Declaration and Power of Attorney For Patent Application

English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD FOR FACILITATING ACCOUNT-BASED TRANSACTIONS

the specification of which

(check one)

☐ is attached hereto.

☒ was filed on June 24, 2003 as United States Application No. or PCT International Application Number 10/603,110 and was amended on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

(Number)

(Country)

(Day/Month/Year Filed)

☐

(Number)

(Country)

(Day/Month/Year Filed)

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(Number)

(Country)

(Day/Month/Year Filed)

☐

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)

(Filing Date)

(Application Serial No.)

(Filing Date)

(Application Serial No.)

(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

09/994,569

November 27, 2001

Pending

(Application Serial No.)

(Filing Date)

(Status)
(patented, pending, abandoned)

09/417,182

October 12, 1999

Patented

(Application Serial No.)

(Filing Date)

(Status)
(patented, pending, abandoned)

09/036,131

March 6, 1998

Patented

(Application Serial No.)

(Filing Date)

(Status)
(patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. *(list name and registration number)*

Michael D. Downs - PTO Registration No. 50,252

Dean P. Alderucci - PTO Registration No. 40,484


Steven M. Santisi - PTO Registration No. 40,157

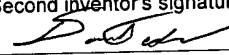
Magdalena M. Fincham - PTO Registration No. 46,085

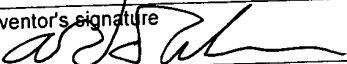
CUSTOMER NO. 22927

Send Correspondence to: Michael D. Downs
Five High Ridge Park
Stamford, CT 06905

Direct Telephone Calls to: (name and telephone number)
Michael D. Downs (203) 461-7292

Full name of sole or first inventor Jay S. WALKER	Date July 7, 2003
Sole or first inventor's signature 	
Residence 260 Oscaleta Road, Ridgefield, CT 06877	
Citizenship U.S.A.	
Post Office Address s/a	

Full name of second inventor, if any Daniel E. TEDESCO	Date July 7, 2003
Second inventor's signature 	
Residence Two Arden Lane, Huntington, CT 06484	
Citizenship U.S.A.	
Post Office Address s/a	

Full name of third inventor, if any Andrew S. VAN LUCHENE	
Third inventor's signature 	Date July 7, 2003
Residence 535 West 23rd Street, Apartment S 11E, New York, NY 10011	
Citizenship U.S.A.	
Post Office Address s/a	

Full name of fourth inventor, if any James A. JORASCH	
Fourth inventor's signature	Date July , 2003
Residence 25 Forest Street, Apartment 5G, Stamford, CT 06901	
Citizenship U.S.A.	
Post Office Address s/a	

Full name of fifth inventor, if any	
Fifth inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

Full name of sixth inventor, if any	
Sixth inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

Full name of third inventor, if any Andrew S. VAN LUCHENE	
Third inventor's signature	Date July , 2003
Residence 535 West 23rd Street, Apartment S 11E, New York, NY 10011	
Citizenship U.S.A.	
Post Office Address s/a	

Full name of fourth inventor, if any James A. JORASCH	
Fourth inventor's signature	Date July 17th , 2003
Residence 25 Forest Street, Apartment 5G, Stamford, CT 06901	
Citizenship U.S.A.	
Post Office Address s/a	

Full name of fifth inventor, if any	
Fifth inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

Full name of sixth inventor, if any	
Sixth inventor's signature	Date
Residence	
Citizenship	
Post Office Address	